

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
NORTHERN DIVISION

IN RE:

CHAPTER 13

SHONTAIL M. WELLS
SSN: xxx-xx-4053

CASE NO.: 15-80056-CRJ-13

Debtor.

**DEBTOR'S SUBMISSION OF PRE-CONFIRMATION
AMENDMENT TO CHAPTER 13 BANKRUPTCY PLAN**

COMES NOW the Debtor, SHONTAIL M. WELLS, and hereby submits her pre-confirmation amendment to Chapter 13 Plan to provide for the assumption of the lease with American Financial, Inc., to provide for payment of post-petition lease payments that have come due as an administrative expense under the plan, to correct the arrears amounts owed to ServiSolutions, to provide for the surrender of the secured shares at Redstone Federal Credit Union to the Credit Union and to provide for the surrender of the Kirby vacuum cleaner to United Consumer Financial and as ground therefore would show as follows:

1. The Debtor is amending her Chapter 13 Plan to provide for the assumption of the lease with American Financial, Inc., to provide for the payment of post-petition lease payments as an administrative expense under the plan, to correct the amount of arrears owed to ServiSolutions as servicer for Alabama Housing Finance Authority and to provide for the surrender of the shares in Redstone Federal Credit Union that are secured by the Credit Union and further to provide for the surrender of the vacuum cleaner to United Consumer Financial.
2. A copy of the Amended Chapter 13 Plan Summary is attached hereto which the Debtor prays would be ratified and confirmed by this Honorable Court.
3. The Debtor is further reducing her payment to the sum of \$230.00 per month for the remaining 55 months of the plan beginning July, 2015 in addition to the \$2,322.00 already paid by the Debtor into her plan.

WHEREFORE, THE FOREGOING PREMISES CONSIDERED, the Debtor, Shontail M. Wells, hereby submits her pre-confirmation amendment to Chapter 13 plan and would pray that said plan would be ratified and confirmed by this Honorable Court.

/s/ Shontail M. Wells

SHONTAIL M. WELLS, Debtor

/s/ G. John Dezenberg, Jr.
G. JOHN DEZENBERG, JR.
Attorney for Debtor
908-C North Memorial Parkway
Huntsville, AL 35801
Phone: (256) 533-5097

CERTIFICATE OF SERVICE

I, G. John Dezenberg, Jr., do hereby certify that I have this day served a copy of the above and foregoing instrument, by placing copies of same in the U. S. Mail, postage prepaid and properly addressed to the following:

Allison Neison, Claim Signatory
Alabama Housing Finance Authority
PO Box 242928
Montgomery, AL 36124-2928

Hon. Michael Ford, Trustee
PO Box 2388
Decatur, AL 35602

Jewel Graham, Claim Signatory
Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893

Hon. Michael P. Huff
Attorney for American Financial, Inc.
Bradley Arant Boult Cummings LLP
200 Clinton Ave. W, Ste 900
Huntsville, AL 35801-4900

Susan Karder, Claim Signatory
United Consumer Financial Svcs.
c/o Bass & Associates, P.C.
3936 E. Ft. Lowell, Ste 200
Tucson, AZ 85712

Hon. C. Howard Grisham
Attorney for Redstone Federal Credit Union
PO Box 5585
Huntsville, AL 35814

And to all parties listed on the Debtor's Mailing Matrix as attached hereto.

THIS 19th day of June, 2015.

/s/ G. John Dezenberg, Jr.
G. JOHN DEZENBERG, JR.

abel Matrix for local noticing
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ase 15-80056-CRJ13
ORTHERN DISTRICT OF ALABAMA
ecatur
ri Jun 19 09:19:03 CDT 2015
erchants Adjustment Service
/o Parnell & Crum P.A.
O. Box 2189
ontgomery, AL 36102-2189

Alabama Housing Finance Authority
PO Box 242928
Montgomery, AL 36124-2928

U. S. Bankruptcy Court
400 Well Street
P. O. Box 2775
Decatur, AL 35602-2775

American Financial, Inc.
d/b/a American Financial Leasing, Inc.
3777 University Drive NW
Huntsville, AL 35816-3139

lly Financial
O Box 380901
loomington, MN 55438-0901

American Financial, Inc.
Bradley Arant Boult Cummings LLP
c/o Michael P Huff
200 Clinton Ave W Suite 900
Huntsville AL 35801-4900

CMI
4200 International Parkway
Carrollton, TX 75007-1930

ash Net USA
00 West Jackson Ste 1400
hicago, IL 60606-6929

Comcast Cable
2047 Max Luther Drive
Huntsville, AL 35810-3878

Dr. William Layman
PO Box 1587
Dickson, TN 37056-1587

nhanced Recovery Company
O. Box 57547
acksonville, FL 32241-7547

Franklin Collection Service
2978 W. Jackson St.
Tupelo, MS 38801-6731

Huntsville Hospital Anesthesia
PO Box 1048
Huntsville, AL 35807-0048

untsville Surgical Assoc.
01 Sivley Rd., Ste. 400
untsville, AL 35801-5177

Huntsville Surgical Associates Trauma
c/o Franklin Collection Service
PO Box 3910
Tupelo, MS 38803-3910

Infinity Auto Insurance Co.
c/o Credit Collection Service
PO Box 9134
Needham Heights, MA 02494-9134

p)KNOLOGY INC
241 O G SKINNER DRIVE
EST POINT GA 31833-1789

LINCOLN EMERGENCY DEPARTMENT
Revenue Recovery Corporation
PO Box 50250
Knoxville, TN 37950-0250

Lincoln Emergency Dept.
PO Box 637
Fayetteville, TN 37334-0637

incoln Medical Center
O Box 637
ayetteville, TN 37334-0637

Merchants Adj Service
PO Box 7511
Mobile, AL 36670-0511

Merchants Adjustment Service
c/o Parnell & Crum, P.A.
Post Office Box 2189
Montgomery, Alabama 36102-2189

p)NATIONWIDE RECOVERY SERVICE
O BOX 8005
LEVELAND TN 37320-8005

Redstone Federal Credit Union
220 Wynn Drive
Huntsville, AL 35893-0001

Revenue Recovery Corp.
P.O. Box 50250
Knoxville, TN 37950-0250

asser, Sefton & Brown, PC
owdy J. Brown, Esq.
45 Dexter Ave., Ste 8050
ontgomery, AL 36104-3895

ServiSolutions
PO Box 242928
Montgomery, AL 36124-2928

Stonebridge Medical
PO Box 1077
Fayetteville, TN 37334-1077

US DEPT OF EDUCATION CLAIMS FILING UNIT PO BOX 8973 MADISON, WI 53708-8973	US Dept. of Education/GL PO Box 7859 Madison, WI 53707-7859	United Consumer Fin Svc 865 Bassett Rd. Westlake, OH 44145-1194
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United Consumer Financial Services Class & Associates, P.C. 936 E Ft. Lowell Road, Suite # 200 Tucson, AZ 85712-1083	WILLIAM LAYMAN, MD Revenue Recovery Corporation PO Box 50250 Knoxville, TN 37950-0250	G. John Dezenberg Jr. 908-C N Memorial Parkway Huntsville, AL 35801-5813
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Michael Ford Chapter 13 Standing Trustee P.O. Box 2388 Decatur, AL 35602-2388	Shontail M. Wells 607 Argyle Rd. NW Huntsville, AL 35811-1301
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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Technology of Huntsville 401 10th St. SW Huntsville, AL 35805	Nationwide Recovery Service 545 W. Inman St. Cleveland, TN 37311
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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

d)Alabama Housing Finance Authority PO Box 242928 Montgomery, AL 36124-2928	End of Label Matrix Mailable recipients 37 Bypassed recipients 1 Total 38
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AMENDED CHAPTER 13 PLAN

Debtor(s): Shontail M. Wells SS#: xxx-xx-4053 Net Monthly Earnings: 559.53 Case No.: 15-80056
 SS#: _____ Number of Dependents: 1

I. Plan Payments:

() Debtor(s) propose to pay direct a total of \$ _____ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or

(X) Payroll deduction Order: To Qualitest Vintage Pharm. for
 \$ 230.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly x 55 months
 beginning July, 2015 in addition to the \$2,322.00 paid..

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 33,600.00

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT
American Financial, Inc.	Post-Petition Lease Payments	\$2,313.88	\$190.00

B. Total Attorney Fee: \$ 3,000.00 ; \$ 0.00 paid pre-petition; \$ 660.00 to be paid at confirmation and \$ 220.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
ServiSolutions	\$66,815.10	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$491.18	2/2015	\$6,606.71	7	4.50%	\$122.00
ServiSolutions	\$1,801.00	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$20.21	2/2015	\$126.31	7	4.50%	\$4.00

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments	Fixed Payment to Begin
-NONE-								

III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
American Financial, Inc.	\$19,203.00	\$429.17	2013 Dodge Avenger	Lease
US Department of Education	\$10,521.33	-0-	Student Loan	5+ years

IV. Special Provisions:

- ☐ This is an original plan.
☒ This is an amended plan replacing plan dated 1/22/15.
☒ This plan proposes to pay unsecured creditors pro rata %.
☒ Other Provisions:

- (1) From the plan payments received, the Trustee shall first pay any unpaid filing fees and administrative costs, except attorney fees. From the remaining balance, the required adequate protection payment(s) shall be paid at the earliest possible time, with the balance going toward paying attorney fees until paid in full. When these costs have been paid, the Trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims being sub-classed. The remaining monies received by the Trustee shall then be distributed pro rata to properly filed unsecured claims.
 (2) Student Loan to be paid by Debtor direct - currently in deferred status.
 (3) Debtor Assumes lease with American Financial, Inc., on 2013 Dodge Avenger. Post-Petition arrears to be paid through plan as an administrative claim. Lease payments to be made by Debtor direct.
 (4) Debtor surrenders shares in Redstone Federal Credit Union to Redstone Federal Credit Union on share - secured credit card. Stay to lift on these funds upon confirmation.
 (5) Debtor surrenders all interest in Kirby Vacuum Cleaner to United Consumer Financial. Stay to lift on this vacuum cleaner upon confirmation.

Attorney for Debtor Name/Address/Telephone #
G. John Dezenberg, Jr. ASB-3786-R78G

Date 6/18/15

/s/ Shontail M. Wells
Shontail M. Wells
 Signature of Debtor

908-C North Memorial Pkwy
 Huntsville, AL 35801

Telephone # 256-533-5097